

An
Impecunious
Lady



By

Mrs Forrester

Author of "Viva" &c

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MRS. FORRESTER,

AUTHOR OF

"VIVA," "RHONA," "ONCE AGAIN," ETC.

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AN IMPECUNIOUS LADY.

“GRACIOUS Heavens, what a night!” cried her ladyship, shivering, and drawing her furs closer round her, as she threw herself back in the brougham. “Really it is cruelty to animals to have the horses and servants out. Do you hear the wind? and, oh, look at the dust!”

For the moonlight is bright enough to show the clouds of dust that the playful wind is whirling about in the air, and dashing into the faces and eyes of

luckless passengers with his icy cold fingers.

“And yet you kept the carriage waiting twenty minutes, whilst you were making your eternal adieux,” replied her husband irritably. “Why on earth can’t women say good-bye, and have done with it; but no! they must always be loitering and lingering and talking a lot of rubbish whilst one has to stand and look on as if there was something of profound interest to listen to, instead of the cackle of two silly women.”

“How cross you are, James! I suppose your dinner has disagreed with you.”

“Very likely. The champagne was sweet and the dinner much too long.

I had an infernally stupid woman next me ; and, naturally, my only refuge was in eating. No doubt I shall suffer for it to-morrow. I don't know what on earth people want to give dinners for at this time of year."

"Oh, my dear, we can't sit at home every night—it would be too stupid."

"Not half so stupid as going out on a night like this, running the chance of laying the horses up, of catching cold oneself, being bored to death, and ruining one's stomach with other people's beastly food and wine. I don't find it stupid to spend a rational evening with the papers or a book. But, of course, women have only one idea of bliss: to put on smart

clothes and go out to show them. Why on earth you don't all catch your deaths from exposing your most vital parts, I can't imagine."

"Well," retorted her ladyship, "you have only a small bit of cambric over your own vital parts, so I don't see very much difference. Thank goodness, here we are!"

The brougham pulled up smartly before a large house; the door flew open, the carpet was rolled out like lightning, and Lady Alton traversed the hall rapidly and entered a charming room that looked the picture of comfort and prettiness. A brilliant fire glowed in the grate, and flashed its brightness on the glistening

tiles ; shaded lamps gave a softened light to the hundred pretty objects strewn about. A silver tea service, and preparations as though for five-o'clock tea, were near the fire, for my lady always drank tea on her return from play, dinner or ball, let her husband grumble as he would at the pernicious habit. But the pretty little lady was not dyspeptic—she slept like a baby, in spite of the tea, and, up to the present moment, had never exhibited the slightest symptom of the disorder which was the curse of her husband's life. True, he had brought it upon himself by indulgence, and the greater part of his time was spent in endeavouring to cure or alleviate the results

of want of self-restraint; there was only one remedy he did not try—giving up the cause of his sufferings.

A young man was lounging in an arm-chair by the fire, with a collie dog at his feet; both jumped up on her ladyship's entrance.

"Well, Lalla," he said, kissing her, "have you had a good time?"

"Pretty well; not very; I'm frozen. Ring the bell for tea. And what have you been about?"

"I have been undergoing a new experience," answered the young man gravely, having complied with his sister's request. That she was his sister no one could have doubted for an instant; both had the

same fair wavy hair, small features and blue eyes, but he was taller by nearly a head and shoulders.

“My dear boy, I hope you have not been getting into mischief,” said his sister in a maternal tone.

“No,” he answered; “I have been seeing something very dreadful and horrible. And I have come to the conclusion that we are very wicked, and that if we don’t mind, some awful judgment will come upon us.”

“Bless the boy!” cried her ladyship, staring at him. “What on earth do you mean? You haven’t been to any of those disgusting, horrid, religious revivals, have you?”

“No,” he rejoined smiling. “But don’t call things names, because you don’t know but that they may do good, though they are not in our line. Anything is better than living in the dreadful selfish way we are doing, thinking of nothing and no one but ourselves and our own pleasures and amusements.”

“James!” said Lady Alton, apostrophising her husband, who entered at this moment, “have we got such a thing as a strait waistcoat in the house? I think Franky has gone mad.”

“How are you, Frank?” said Sir James, with a little nod, ignoring his wife’s playful remark, and proceeding to assume the favourite attitude of the

Englishman in his castle, by putting his back to the fire. "Beastly night."

"Yes," returned Frank. "Not quite the sort of night to spend in the streets."

"No," assented his brother-in-law. "Only fools turn out of their comfortable homes a night like this."

"Oh!" observed Frank, "I wasn't thinking of people who go from one comfortable house to another. I meant the poor wretches who are out in the streets all night because they haven't a roof to cover them."

"Nonsense, Franky," said his sister, staring at him. "No one is obliged to stop in the streets all night. Besides,"

confidently, "they could not do it on a night like this. Why, they would die!"

"I did not know it before," remarked Frank, "but it seems that some hundreds spend their nights walking about, or huddling under arches, or on door-steps. You see, as they don't do it from choice, they have to take their chance of the weather."

"Pooh!" cried Sir James. "Why don't they go to the workhouse, or the casual wards, or the night refuges?"

And he stirred the fire vigorously, and proceeded to help himself to a small glass of brandy, which just then made its appearance with the tea.

"I'm not much up in these matters

yet," answered Frank, "but I have asked Harley to lunch to-morrow, and he will tell you all about it. You don't mind, Lalla?"

"Of course I don't mind, dear boy," replied his sister. "I am always glad to see your friends, but I do hope," opening her pretty blue eyes and looking imploringly at him over her tea-cup, "*I do hope* he is not going to harrow me up with dreadful stories about the poor—it always makes me so uncomfortable."

"Hearing is nothing," uttered Frank gravely. "You should *see*. I've been to see to-night."

"Not for worlds!" cried her ladyship shuddering. "I hate horrid sights. I

would not go for all the world. But," with some curiosity, "where *have* you been? You've not," apprehensively, "been anywhere infectious!"

"I met Harley this morning," said Frank. "We were at Oxford together, you know, and I asked him to dine and do a play. He said he was going to see a drama in real life, and suggested that I should go with him. Then he told me that he and two or three more Oxford fellows had lately opened a shelter in the East end, and he wanted to be down there by five o'clock to receive his guests. I thought it would be rather a lark, so I settled to call for him, and down we went together. He told me a

lot on the way that made me rather open my eyes."

"Well, I'm off to bed. Good-night!" said Sir James unsympathetically. He had a shrewd idea that the upshot of this new enthusiasm of Frank's would be a demand on his pocket, through the medium of his wife.

"Oh, don't go, James!" entreated her ladyship. "Stop and hear Franky's story."

"No, thank you," her husband returned drily. "I've heard of these crack-brained young enthusiasts before. They do more harm than good, and only end by pauperizing the people."

And he stalked off with a parting in-

junction to them not to keep the servants up all night.

Frank shot a glance of disgust after him.

“Dives,” he muttered.

“Oh, come, dear boy,” interposed his sister. “You have been Dives, too, up till to-night, or would have been, if you could. And you know he subscribes to the proper kind of things.”

“Oh, yes ; where he is rewarded by seeing his noble name in print,” retorted her brother.

“Well, never mind him,” said Lalla ; “go on with your story.”

And she set down her cup, turned her dainty little shoes to the blaze, and

leaned back in her chair, with her eyes fixed upon her brother's face.

“You know what a bitter afternoon it was,” proceeded Frank. “We had the wind in our teeth all the way; and, by the time we arrived, I felt chilled to the marrow of my bones. We got there just before the door was opened, and found a crowd of, I suppose, ninety or a hundred people. Good God!” shuddering, “I can’t get their faces out of my mind. They were mostly men, but there were a few women and a couple of children. There they stood in the biting cold, with such dreadful pinched faces as I never saw, and a look of awful eagerness, as if they were afraid they would

not be let in. We heard that some of them had been there nearly two hours. It was as much as Harley and I could do to get through them; but he said a few cheery words to them, and promised the door should be opened directly. We went in and saw the man who looks after the place—a capital chap, who seemed to take a tremendous interest in the poor souls—and then the door was opened, and they were let in by batches of ten, after being carefully scrutinized to see they were genuine cases and not professional vagabonds. Some had been in before, and brought their tickets. If they are well-behaved they get a ticket to admit them eight times. The shelter

holds a hundred, but when these were all in there were five poor things still left, and I never saw such an agonized look as they wore. They thought they were going to be turned away.

“‘We must take them in somehow, eh?’ said Harley to the man, and he agreed that they could not be left out in the cold, but that something must be managed, so in we bundled them.”

Her ladyship gave a little sigh of relief; her eyes were fixed on Frank’s face, and she had been listening with breathless interest.

“Well!” she said, “then I hope they gave them a nice hot meal.”

Frank laughed grimly.

“Ah! that’s the point!” he said. “That was what I was hoping too. Forgetful of Cox, I was about to propose standing steaks and hot drinks all round, when Harley nipped me in the bud.

“‘Impossible, my dear chap!’ he explained. ‘We should have every thief and vagabond and loafer in London upon us to-morrow. No luxuries here. Come and see what we give them.’”

“Well!” cried Lalla eagerly.

Frank put his hand before his eyes as if to shut out something.

“It was horrible!” he said. “They each had a great bit of bread given them, and the way they ate it! the look of ravenous hunger on their faces—the dreadful eager-

ness! some seemed as if they could not get it down fast enough to stop the gnawing at their entrails. I couldn't stand it—I had to go outside, and, I declare to Heaven, I felt like a criminal, thinking of the difference between me and them, and remembering that I had never thought or cared about the poor, but was always grumbling because I hadn't got more myself."

"I suppose they gave them tea or coffee," interrupted Lalla, unmindful of her brother's remorse.

"No, nothing but cold water."

Her ladyship shivered.

"Cold water!" she echoed, "and on such a night!"

“Yes. You see there are two reasons. First, the place is only intended for those who are absolutely without any other refuge, and people make an outcry about pauperizing the poor by giving them anything for nothing; and then the funds wouldn’t run to it. A few friends contributed to start it, but Harley says he is rather at his wits’ end to know how they are going to carry it on.”

Lalla had a kind heart. Her impulse was always to be generous, but then the uncomfortable reflection shot across her of that tremendous bill at Madge Smiley’s which she had not yet dared to show her husband.

“It does seem awful!” she said re-

morsefully ; then with a shade of irritation, "It ought not to be allowed. Why does not the Government do something?"

"It's time somebody did something!" observed Frank, "but everybody seems to think it's everybody else's business." Lalla felt as if his tone implied reproach, and as her eyes glanced involuntarily round at the luxury and elegance of her room, she experienced a vague sense of selfishness and wrong-doing, like the young man who went away sorrowful, because he had great possessions.

"Heaven knows," went on Frank, "no one is more Conservative than I am, and I would string those Socialist fellows up to the next lamp-post with pleasure, but,

upon my soul, I wonder these poor starving wretches don't want to tear us limb from limb, when they see us living in such waste and luxury, and not caring a brass farthing about their misery."

"Oh, don't talk like that, dear boy," said his sister; "it sounds horribly communistic."

"No, that's just it," said Frank—"it isn't the poor starving creatures who are Communists and Socialists—it is men who never knew what hunger means, and who simply want to stir up the mob for their own bad ends. One of the most painful things to-night was to see the thankfulness and the gratitude of the poor chaps for what seemed hardly worth

a 'thank you.' I talked to several of them when I got a little more used to the sight, but it seems downright hopeless to help them really, and Harley begged of me not to give any of them money."

"And what did they tell you?"

"All much the same story, want of work, large families—starvation. One poor chap had tramped all the way from Bristol. He had been out of work for weeks, trying to get any odd job of any sort, and then he heard there was always work to be got in London; so he left his wife and five children and started off. He had not been inside four walls until to-night and had only got a bit of

bread now and then by begging, and he seemed quite crushed and despondent. But he brightened up as we talked, and looked forward to getting some work at the docks in the morning ; though Harley told me afterwards there was not the least chance of his being taken on. Then there was a young-looking fellow, a gardener ; he came from near Richmond, and had left his wife with six children and a seventh expected. They had not paid their rent for a month, and the landlord threatened to turn them out. One child had whooping-cough, and another had had rheumatic fever, and his wife was so weak from want of food and sleep that she was nearly worn out."

“Really!” cried Lalla, growing irritable from a feeling of distress at hearing of horrors which she did not see her way to relieving, “it is shameful of people like that to go on having children. It ought not to be allowed. And people talk so much cant about a merciful overruling Providence. I begin not to believe in Providence at all, if it allows all this dreadful misery and wretchedness.”

Frank looked at her wistfully.

“Don’t you think, Lalla darling, that you, and people like you, who have every luxury, might stand in the place of Providence to some of these poor creatures?”

“Oh,” she answered fretfully, “what can *I* do? Have *I* the money to dispose

of? You know what James is. Of course I have every luxury and comfort, and a great deal more to eat and drink than I want, and he pays my bills—and grumbles pretty well over them, too, but he would not give me a five-pound note if I went on my knees to him for an hour. And I must dress like other women. If one is born in a certain position one must live up to it, and perhaps”—still thinking remorsefully of her dressmaker’s bill—“I do have more clothes than are absolutely necessary; but if I didn’t have them, I should not get the money instead.”

“Would he not give you an allowance?” suggested Frank.

“Yes. He offered to the other day: a

paltry three hundred a year, if you please. I declined with thanks."

"Three hundred a year," repeated Frank, thinking with his new-born experience and aspirations how many starving families that would help. "Does not that seem a good deal to put on your back?"

"My dear Franky, you are ridiculous," replied his sister pettishly. "What do you know about the cost of dress? Three hundred a year a good deal! Why, my Court dress cost ninety, and my winter cloak eighty; my dinner dresses are never less than thirty each, and I must have six or eight of them a year, to say nothing of ball gowns. And the wretch won't

make me even a cotton frock under ten guineas, and a little bonnet with a bow stuck on the top is three."

"Then why do you go to 'the wretch'?"

"Because style is everything. What is the good of clothes without style? Then you have no idea what *lingerie* costs nowadays that every one wears such enormous quantities of lace. And boots and gloves and parasols, and a thousand odds and ends which one positively *must* have. And though James grumbles at my bills, he would not go out with me, or think anything of me, if I looked a dowdy."

Frank's face assumes a lugubrious expression.

"It does seem awful," he says in a

melancholy voice, "to think of the fearful contrasts life presents."

Lalla has a happy thought.

"You see, dear boy," she says with animation, "all these luxuries the rich have go towards supporting the poor, who earn their living by making them."

"At starvation wages to put money into the pockets of middle men and women."

"Well, I don't see how we are to alter it," replies Lalla despondently, rising to go to bed. As she kisses her brother she says, "I wish, dear boy, you had not been to this horrid place. If one does not know of these things they can't make one miserable."

He puts a detaining arm about her. "All the same, think about it now you do know it," he says. "And if you do believe in a hereafter, though God knows it isn't for me to preach, think what you'll say for yourself when you're called to account for having indulged yourself and forgotten the poor. I've been thinking about it with a vengeance, I can tell you."

"I don't see what I can do unless James were to die, and leave me all his money," says Lalla. "Not that I want him to, but Laurence says he is digging his grave with his teeth."

Frank smiles.

“Good-night, darling, and think about it.”

Lalla goes to bed and does think about it. She thinks so much that, wonderful to relate, sleep, which comes so promptly to her, as a rule, that the moment her pretty head touches the pillow she is wrapt in sweet oblivion, will not approach her to-night. The softness of her couch is a reproach to her; the warmth of her satin quilt suggests appalling contrasts; the silver toilet set on her dressing-table, shining in the glow of the fire-light, awakens uneasy thoughts in her mind. “Who made you to differ?” says the still small voice; “why are you enveloped in this luxury

whilst thousands of your sisters--*your sisters*—are shivering with cold, pinched with hunger, tormented with anxiety how they shall get the next meal for their children? *You know it, and you do not care!* You content yourself with ready-made heartless answers to these terrible social problems. ‘There must be rich and poor. Whilst the world lasts there will always be these contrasts — luxury and squalor, squalor and luxury.’”

Lalla cannot forget the events of the evening. How disgusted she was with the weather, though wrapped in warm furs she had been borne swiftly from one house to the other, only exposed for

two seconds to the bitter wind, whilst thousands of her fellow-creatures had been battling all day with the biting blasts which had pierced their half-clad forms to the very marrow. She remembered the exquisite flowers which adorned the rooms, the costly unseasonable delicacies offered to pampered palates, only to be criticized and cavilled at; and her thoughts flitted off to the hunches of bread ravenously devoured by the poor starving creatures Frank had seen and spoken with. She could not forget the gardener's wife with her sick and starving children. She thought how, before the birth of her own child, she had been the care and consideration of every one

—how nothing was allowed to vex or worry her ; how her smallest fancy was promptly gratified. This other poor soul, with no one to help her—without the barest necessities of life—sitting up night after night with one child racked by pain ; another with that wearing, irritating infant ailment, whooping - cough. When her child was suffering from it, she could not bear to be five minutes in the nursery ; it so distressed her, and jarred on her nerves. Well, certainly she *would* do something for that poor creature. If James would not give her money, she would make Franky sell some article of jewellery for her. But what a drop in the ocean ! If she

rescued one family, say for a couple of months, her help could only be temporary, and then there were hundreds of thousands more! She reflected dismally about the camel going through the eye of a needle—such a ridiculous idea, for Lalla thought literally of the beast of burden, not knowing that in the parable the word signifies a rope. She waxed irritable. It was not she who ought to be kept outside Heaven for her riches and her selfishness; it was James, who had a cheque-book, and could write a cheque for a hundred pounds to-morrow without feeling it as much as she would feel giving a shilling. In the morning she would certainly tell him some plain

truths about his selfishness and his responsibility. He was often thirsty, and drank countless brandies and sodas; how would he like it when he could not only not get brandy and soda, or Apollinaris, but not even a drop of cold water to cool his burning tongue! It is wonderful how appropriate the Scripture is to our friends and their shortcomings.

She dozed off at last, but her sleep was not of its usual peaceful and refreshing nature. She lay,

“Wildered and tossing through distempered dreams,”

in which ravenous faces, hunches of bread, sick children and sheaves of unpaid bills were grotesquely jumbled up. When she

appeared at the late breakfast-table, she was in an unusually fractious and ruffled state of mind, and rather disposed to be snappish to her lord than to supplicate or plead with him. Sir James, on his part, was in that cantankerous mood engendered by a disordered stomach, and was quite ready to pounce upon any chance of relieving his irritability by exhibiting it.

“I have not slept a wink all night,” declared Lalla, taking up the tea-pot with a vicious little jerk.

“I’m not surprised,” replied Sir James, with ill-suppressed triumph in his voice. “I have warned you for years against your silly habit of drinking tea just before

you go to bed." For though the obnoxious formula, "I told you so," is supposed to be the special weapon of a woman, there are many men who do not disdain to wield it.

"It has nothing to do with the tea," snapped Lalla. "I drink tea every night of my life and sleep like a rock after it. What kept me awake was thinking of those poor starving creatures Franky told us about. I can't get them out of my head now. It is a shame that we should be living in all this waste and extravagance whilst the poor have not *even bread* to eat!"

And she looked daggers at the silver, china and flowers which adorned the table,

and at the rich dishes to which Sir James, unable to exercise self-control, was helping himself.

He gave a snort.

"I have not the smallest objection to your retrenching, as you have these scruples," he said. "I always say things are conducted on the most infernally extravagant scale. If you would look after them a little, it would give you something to think of, and save my pocket."

"I know that we have a great deal too much to eat," rejoined Lalla rather spitefully, "and everything is so abominably rich. That is what gives you the gout."

“Pooh!” retorted her husband, “if things are well cooked they never disagree with one; it is when you get such beastly messes as we had last night that one gets upset.”

“If you will have rich cooking, you must expect long bills,” returned Lalla. “Well! if I can economize, will you let me have the money to give to the poor?”

“Through the proper channels,” said Sir James. “I don’t approve of indiscriminate charity.”

“That means you won’t give unless you know your donation will appear in print,” observed Lalla, with the nearest approach to a sneer of which her pretty mouth was capable. “You won’t give

to poor wretches like those Franky told us about."

"Not until their cases have been investigated by the Mendicity Society—certainly not. A good judge Frank is likely to be of fitting cases for charity! However, it would be an excellent thing if he were to take to denying himself a little and trying to keep out of debt."

"How can he keep out of debt in the Guards on a paltry six hundred a year?" cried Lalla, firing up in defence of her absent brother, who had gone off to his duty at Wellington Barracks.

"Oh! of course," retorted Sir James grimly, "if he drinks champagne every day, and lives in hansoms, and is always

at the play, naturally he can't keep out of debt. Only then, when he has fits of remorse and is taken charitable, he had better try going without things himself, instead of wanting to put his hand into other people's pockets to salve his conscience. That's a deuced easy and convenient way of being charitable."

"There are some people," remarked Lalla, talking unmistakably *at* her husband, "who deny themselves nothing, and yet who, when they have gratified every whim, have money enough to give away if they chose."

"*Some people* are very lucky," observed Sir James. "That is not my case, however. What with the falling off of rents

and your extravagance, it is as much as I can do to make ends meet."

This was not true, and he knew it was not, and Lalla knew it was not, but she saw that the tactics she had begun with were not likely to be successful, so she tried others.

"James," she said pathetically, "seriously and truly," and her pretty blue eyes grew a little dim, "don't you think it is terrible that there should be such want and misery in the world?"

Sir James entrenched himself behind *The Times*, and answered in a dogged sort of tone, which indicated his resolve not to be moved: "I dare say it is. I didn't make the world. We've got to

take things as we find them. When people get to that stage of poverty, it is ninety-nine times out of a hundred from improvidence. When they are earning good wages they don't attempt to save, so when times are bad they think they have a right to come down on somebody else to keep them. These private charities do no end of harm; they pauperize the people and prevent them from trying to help themselves."

"But, James," cried her ladyship indignantly, "are a crust of bread and a cup of cold water such luxuries that these poor creatures would stand in the piercing cold for hours to get them, unless they were starving?"

“Lots of them would rather starve than work,” answered Sir James. “I’ll be bound half of them beg in the streets in the day-time and get drunk in public-houses. Of course it’s convenient to get a free lodging. Why don’t they go to the workhouses and the casual wards? Simply because they would have to work in the morning, and that don’t suit them. I’ve gone into these matters. You don’t know anything about them and cannot judge, and are ready to catch at any claptrap tale you hear. No one in London need starve or sleep in the streets unless he likes.”

Lalla was not in a position to argue with him, because she was absolutely

ignorant on every point of the question. She did not know what benefits a paternal Government was prepared to shower upon the poor of the community. She did not understand why the ungrateful poor should decline to avail themselves of the blessings provided—there only remained the bare bald fact, that hundreds of wretched beings existed who would brave the piercing wind of yesterday for hours, for the chance of obtaining the shelter of four walls (from which they would be turned out in the black cold of the winter morning at five o'clock), a lump of bread and a drink of water. If the doors of a comfortable workhouse (Lalla knew no more of

workhouses than she did of prisons) stood open to receive the homeless and starving, why did they not eagerly and thankfully avail themselves of its hospitable shelter? Was there some dreadful perversity about the poor that made them turn away from the proffered benefits, even as the guest in Scripture declined to put on the wedding garment. Was the wedding garment a shirt of Nessus, and was the workhouse bread a stone?

Being a woman (and consequently, as men say, illogical), and reasoning only through her feelings, Lalla, unable to argue, took upon herself to repeat to her lord, with considerable pathos, the story

which had so greatly touched her of the poor gardener's wife.

Sir James's countenance, which she watched eagerly, exhibited no signs of softening, nor did she see any movement of his hand towards his pocket. At the conclusion of her recital, he gave a snarl, indicative of nothing so much as contemptuous incredulity. "A real good harrowing story is their stock-in-trade," he remarked in a hard voice. "You have only to stop and speak to the first beggar you see on a door-step, or the flower-woman who comes pestering to the carriage door, to hear one that will beat your friend's, the gardener's, hollow. Get the case investigated, and bring me a

report of it signed by the Charity Organization Society, and I'll give you a sovereign."

Lalla flounced out of the room in a pet. She positively disliked her husband at that moment, and was so indignant at his heartlessness and selfishness that she would have been ready to see him dragged through the eye of a needle, or suffering tortures from thirst, or punished in any other Scriptural manner. She felt very uncomfortable on her own account; because although she could not write a cheque as James could, and had no ready money—having examined her purse and found it to contain a florin, two sixpences and a threepenny piece

only—she could not acquit her own conscience of selfishness and indifference to the sufferings of others for all these past years. But it was very hard, now that she wanted to turn over a new leaf and be charitable, that it was not in her power to fulfil her good aspirations. She felt depressed and *désœuvrée*—her unusual wakefulness told upon her—she was listless and bored. She had ordered the carriage at twelve to go shopping; but now she felt that it was wrong to go shopping, and she ought not to throw herself in the way of temptation; for really and truly she did not want any new clothes, and was only going to the mercers and lacemen and *modiste* to pass

the time. No, she would not go shopping, though why should she save her husband's pocket when the poor would be none the better for her economies? Her inclination was to go and visit the gardener's wife and play Lady Bountiful to her and her destitute family; but in the first place, she did not know where the woman lived, and in the second, one cannot play Lady Bountiful with three shillings and threepence only in one's purse. She had some idea of driving round to one or two of her intimate friends, and endeavouring to harrow up their feelings and to loosen their purse-strings, but she reflected that as her husband was richer than theirs, a request for

money would come with a very bad grace from her, if she could only head the subscription with the sum already mentioned. She concluded to wait until luncheon, when the promoter of the shelter was to be present and would be able to adduce arguments in support of his scheme, which Sir James would not be able to controvert and annihilate as he had done hers.

A few minutes before two, Frank came in bringing his friend Harley.

Lalla was a trifle disappointed in him. She had rather expected to see a young enthusiast with flashing eyes and a great command of eloquent language; and when a thick-set ordinary-looking man with

an undemonstrative manner was presented to her, she felt a certain twinge of disappointment and a momentary cooling of her ardour in the cause of distress. Lalla was a trifle emotional, and practical people had rather the effect of damping her fervour. Still she received him with a certain amount of *empressement* and showed some little disposition to gush over him, which had the effect of embarrassing him. Harley was the reverse of a *poseur*, and preferred hiding his light under a bushel. He wanted with all his heart to help his fellow-men and to make their lot less wretched, but he could not endure to be treated as though he were performing a meritorious action; and

the idea of being made a hero of and flattered by pretty ladies in luxurious boudoirs was utterly abhorrent to him. When Lalla purred over him and said, how good it was of him to devote himself to the poor, he coloured uncomfortably and returned with a bluntness that somewhat jarred on her :

“I think it is very wrong of people *not* to try and do something for their fellow-creatures.” Then, fearful of seeming to suggest that he was talking at her, he added somewhat awkwardly :

“At least, I mean any one like myself, who has nothing particular to do, and on whom society has no claims.”

Here Frank came to the rescue with

his cheery voice and manner, and things began to go more smoothly. Then lunch was announced.

Sir James was already in the dining-room, and having an inkling that the visitor had been brought with a view to extracting money from him, met him with a very moderate show of cordiality. Frank was diplomatic enough to keep the conversation out of the suspected channel for the first half of luncheon, but by that time Lalla felt that her intentions were being frustrated, and rushed headlong at the subject which had been exercising her so much.

“Now please, Mr. Harley,” she exclaimed in her most animated manner, “I want

you to tell us all about your shelter, and to explain different things to me. I have been trying to argue with my husband, but I got the worst of it because I am not up in these things, and cannot answer him. Now do explain to me. Why won't these poor people go to the work-houses, which Sir James declares are such nice comfortable places, and always open to receive anybody who wants to go to them?"

Harley smiled.

"I don't know about their being very nice and comfortable," he answered. "Still I confess that, for my own part, if I were sick, and starving, and shelterless like many of our poor waifs, I think I

would rather go there than spend my days and nights in the streets. The strongest argument against them seems to me that, even under such terrible conditions as they are suffering from, the poor will not even seek their shelter. No doubt there is a good deal of prejudice in the matter. It is part of the creed of the respectable and hard-working poor, that it is better to die than to go to the House. In their minds there is an infamy, a degradation in it, from which they revolt. To most of them, to have been in the workhouse is as great a stigma as having been to prison. We fail to understand their feeling because, in the first place, there has never been any

question of our needing its shelter, and most of us know absolutely nothing about it; but the poor, slaves and drudges though many of them are, have a greater love of independence than even we have, and to live under laws necessarily harsh and rigorous is abhorrent to all their ideas. They delight to tell each other tales of its cruelties, its oppressions—not altogether, I fear, without foundation; for Bumbledom, though mitigated, is not extinct, and my blood has boiled before now at seeing the way in which the officials treat the poor, many of whom are their superiors in birth and education. Another great reason why the poor shun the workhouse is that

entering its doors means giving up hope, and what they call 'breaking up their home.' For a single wretched room, with a little straw in one corner and a broken rush-bottomed chair, means home to some of the poor creatures, and they cling to it as if it held every comfort and luxury. They can at all events go in and come out as they please, and can still hope that something will turn up."

"There, James, you hear," said her ladyship.

"I hear," returned Sir James somewhat gruffly, "that is, I hear of the idle prejudices of silly ignorant people, and I hear of false sentiment which en-

courages their folly. What business have starving people with such notions?"

"At all events," said Harley with some warmth, "if they had not the self-respect and independence which you consider folly, your rates would be a good deal higher, for they would all rush to the workhouse, and the parish would not be able to provide for them. What most of these poor folk want is work, and they are willing to work till they drop if they can only get the chance."

Sir James shrugged his shoulders.

"If the supply of labour is greater than the demand for it, what is to be done? Why don't they emigrate?"

"It is all very well to say, 'Why

don't they emigrate?" retorted Harley. "In the first place, where are they to get the money; and in the second, what opportunities have they of finding anything out about the places where they are supposed to emigrate to? Being poor does not eradicate from the heart one of its most powerful feelings—the love of country. Which of us could bear to think he was going away from England, perhaps never to return, perhaps only to starve and die amongst strangers in a strange land?"

"No doubt it is very disagreeable to be poor," remarked Sir James drily. Then he turned to Frank and asked a question on an entirely different subject,

as though to intimate that, as far as he was concerned, the discussion was at an end.

Harley would have taken the hint, but Lalla was not to be thus balked.

“Well, now,” she said, “Mr. Harley, you have told us about the workhouse; but what about the casual ward? Why don’t they take shelter there? They can get out in the morning, can’t they?”

“People have a mistaken impression about casual wards,” answered Harley. “They are not places where a night’s shelter can be obtained. If a man is admitted, it is for two nights—in the daytime he is set to work as a payment for his lodging if he is capable of doing

any work at all, and his portion of labour is one that would take a strong able-bodied man four hours' vigorous work to get through. This is specified by the Act as breaking thirteen hundred-weight of old granite or ten hundred-weight of new into little pieces, or beating oakum, or nine hours' labour such as pumping water, cutting wood or grinding corn. So that thoroughly disposes of any chance he might have of getting work outside for that day. The master, however, allots the work, and sometimes, when the men are really ill and suffering, remits it altogether. But in that case they are equally unfit for work outside.

“If the able-bodied man's task is finished

he is let out at nine o'clock on the second morning, but that is too late, as a rule, to enable him to get dock work or anything of that nature. If he applies for admission a second time within the month he is kept four days, and 'may be removed to the workhouse.'

"These rules, very proper no doubt in their way, prevent hundreds of men, who really want work, from applying for admission.

"One night I went into a casual ward in Whitechapel, and I must say that I can perfectly understand that a decent working man would rather face the winter night in the open than have recourse to its shelter. The stench was unbearable;

the grunting and snoring were enough to drive away sleep; the gaunt, hideous faces were turned upwards open-mouthed; naked limbs were thrust out from under their coverings. Altogether the sight was disgusting in the extreme, and a man does not lose his sense of decency and the fitness of things because he has suddenly fallen into misfortune.

“My friend Chapman and I talked the matter over, and then we decided to start the shelter which I took Frank to see last night.”

“That reminds me,” interposed Lalla, “I was so interested in the story of the poor gardener and his wife. I want you to tell my husband about it.”

Here Sir James rose, luncheon being practically over.

“Very interesting, I have no doubt,” he said; “but I have an appointment at the club at three, so I am afraid I cannot stop to hear it now.”

And he wished Harley a coldly civil good-bye, whilst Frank and Lalla exchanged indignant glances.

Harley felt uncomfortable. He quite grasped the situation, and saw that he had been used as a bait to draw his host, and that the latter had seen through the plot and declined distinctly to be drawn. Of all things, he hated to beg even in the best of causes; what he could afford to give, he gave; and when it was abso-

lutely necessary to plead for help, he preferred to plead to the public and not to private individuals. He was a little disposed to feel annoyed with Frank for having put him in a false and unpleasant position, and the moment Sir James left the room declared that he, too, had an engagement. But Frank and Lalla would not hear of his going, and were so pleasant and cordial, and showed such immense interest in his work, that he thawed presently and was led on to talk with even a certain amount of enthusiasm about his scheme.

Almost every case they investigated, he told Lalla, was harrowing in its details; that of the gardener's wife presented no

exceptional features ; indeed, it was one of the least hopeless, since the husband was young and strong, and might get work any day.

“ But in the meantime,” said Lalla, her eyes filling with tears, “ something *must* be done for the poor wife. It is too dreadful to think of her condition, with her sick and starving children. I feel quite wicked,” she declared, “ with all these things about me which I really don’t want, but you know—” and she gave a comical little look from Harley to Frank, and back again—“ one may seem to be very rich and extravagant and may really be quite poor all the time. I have been investigating my

resources, and find my available cash amounts to three and threepence."

"Ah!" groaned Frank, "and I am so dreadfully overdrawn that I daren't show my face at Cox's."

"Anyhow," said Lalla desperately, "I am going to do something for this poor creature. Can you tell me where she lives?"

Harley took out his pocket-book and looked through the leaves.

"Now, if you want a *really* sad case—" he remarked, looking up.

"No, no, no!" cried Lalla. "For pity's sake, don't tell me anything sadder than this. If you go on telling me of more cases I shall fall into despair,

and feel it is no use trying to do anything."

So Harley gave her the address, and Frank took it down on his shirt cuff, and at this moment the carriage was announced.

"Please come again very soon, won't you?" uttered Lalla, with charming cordiality, as she bade him good-bye; but Harley vowed to himself that if he did, it should be at a time when he was not likely to be thrown in the way of the master of the house.

As Lalla was putting on her bonnet she had an inspiration. She would go and see her old friend Margaret Grant, whom she had somewhat neglected of

late. Margaret had withdrawn herself a good deal from the frivolities of life, and had taken to good works. This which had formerly alienated Lalla from her was now a source of attraction. She was delighted to find Mrs. Grant at home and alone, and this lady, who had seen and heard but little of her former friend for some time, was rather surprised at the exceeding warmth and cordiality with which she found herself greeted.

“I am so thankful to find you in,” cried Lalla. “I am in such a dreadful state of mind. I feel the greatest wretch in the world, and I want you to help me.”

Her hostess smiled. She knew Lalla's

whimsical and exaggerated mode of expressing herself.

“What is it?” she inquired. “Have you lost your pug?”

“Oh, no; the blessed angel is in the carriage at this moment. I’m distracted because I haven’t any money, and James won’t give me any.”

As Lalla is one of her richest and most extravagant friends, Mrs. Grant may be pardoned for looking a little astonished at this announcement. What extraordinary whim had she taken into her curly pate against which the ordinarily indulgent husband rebelled?

“Three and threepence, my dear creature; only three and threepence in all

the world!" ejaculated Lalla. "And there's a poor woman with six children, and a seventh expected, and they are all starving; and one has whooping-cough and another rheumatic fever. Did you ever hear anything so dreadful?"

"Oh, yes," replied Mrs. Grant. "I know of cases more dreadful still."

"Then, for goodness sake, don't tell me about them," retorted Lalla. "This is quite bad enough for me. I am dying to do something for her; so do, like a good creature, tell me how to set to work."

"I suppose you know it to be an authentic case?"

"Of course I do. Frank told me."

“But how did Frank hear of it? Does he know the woman?”

“No, of course he doesn't. He heard all about it from the husband.”

“Oh! And where did he meet the husband?”

“At Mr. Harley's shelter.”

“Well, my dear—without stopping to ask questions about Mr. Harley and his shelter—has the case been investigated by any one?”

“How do you mean ‘investigated’?” cried Lalla indignantly. “Are you going to say, like James, that it's a trumped-up story?”

“No, certainly not,” answered Mrs. Grant; “but in dealing with the poor

you must not take everything they tell you literally for granted. It is always wiser to make some inquiries."

"Well, I want to make inquiries. I am thinking of going myself to see her."

"Where does she live?"

"Somewhere near Richmond. Oh, Margaret, I wish you'd drive down with me to-morrow. Come and lunch at one, and we will start at two. The days are so dreadfully short now."

"Certainly, I will go with you," Margaret assented.

Then Lalla proceeded to enter into her difficulties on the money question, and related, with many lamentations, how,

surrounded though she was by luxury and comfort, she had no ready money.

“But, my dear,” expostulated Mrs. Grant, “how do you get on without ready money?”

“I never wanted it before,” said Lalla. “You see, I have a bill at every place I go to, and if I have a cab the butler always pays it. I never even carry a purse.”

“But, I suppose,” suggested Mrs. Grant, “that if you were to ask your husband for a few pounds, he would give them to you?”

“That just shows how little you know him,” returned Lalla. “If I went on my knees to him he would not give me a sovereign.”

“And yet you may go to any shop and order what you like, and he pays the bills.”

“Yes. Of course he grumbles, but he pays them. He will write cheques for thousands, but he feels parting from half-a-crown like having a tooth out. Now, Margaret, how on earth can I get some money?”

“Sell your clothes,” answered Mrs. Grant promptly.

Lalla's eyes brightened.

“That's not a bad idea,” she said. “I know one or two women who do it. But where should I take them, and how could I smuggle them out of the house without my maid knowing?”

"I suppose you are afraid of your maid?" observed Mrs. Grant."

Lalla made a little *moue*.

"Well, you see, my dear, she does my hair so well. And that is a tremendous point."

"And she would give you warning if she discovered that you sold your clothes?"

"Most probably. Still, I'm not sure I could not manage to get hold of a few things, and she would probably imagine I had sent them to a poor relation, and then she would not dare make a remark. But, then, how to dispose of them?"

"Oh, I would do that for you I should not mind in a good cause."

“Would you, really? What an angel you are, Margaret.” And Lalla began promptly to turn her wardrobe over in her mind.

“I can tell you something easier still, if you are bent on having money—something I did myself for the same motive.”

“Yes,” cried Lalla, deeply interested.

“I had (and no doubt you have) a lot of jewellery that I never wore—lockets, bracelets, wedding presents; and I took them to my jeweller and came away with quite a nice little sum.”

“Delightful!” exclaimed Lalla. “I have lots of what I call rubbish in that way, that I never think of wearing. My

dear Margaret, will you really sell it for me?"

"I would rather you thought the matter well over," replied her friend. "There is no immediate hurry."

"But there is hurry if we are going to see this poor thing to-morrow. I cannot go empty-handed."

"But you must on no account give her much money. That is always a mistake. A sovereign will cover everything that you must do at a first visit, and that," smiling, "I shall be very happy to advance you."

"Oh! but I shan't be happy till I have a purse full of gold of my own. Now promise to come early to-morrow, and

we will go over my dressing-case, and you shall advise me what to sell."

"But it must not be anything valuable, remember, nor anything that your husband would miss. I am not going to get either you or myself into trouble even in a good cause."

"Make your mind easy, my dear. James has no more idea what I possess, except my big diamond ornaments and the family jewels, than the man in the moon."

Then the two ladies parted on the most affectionate terms, and Lalia went off glowing with the delightful sense that she was really going to do some good. Her little head was teeming with plans

for benefiting her kind, and she had not been on such good terms with herself for months.

As she felt quite independent for the moment of any pecuniary assistance from her husband, she forbore to reproach him, or to make disagreeable remarks to him, as they sat over their *tête-à-tête* dinner, but on the contrary made herself delightful; and as he was really very fond of her and of his home, he spent an unusually agreeable evening, and could not refrain from contrasting it with his experience of the night before, and deriding the folly of people who could not be satisfied with their own comfortable homes.

The next morning Mrs. Grant came

some time before luncheon as she had promised, and Lalla eagerly exhibited to her a considerable stock of trinkets, which she declared were absolutely useless to her, and that nothing would induce her to wear. But Margaret Grant was, to a certain extent, a woman of the world, and was perfectly aware that people who (to paraphrase a well-known saying) "are charitable in haste often repent at leisure," declined to be a party to the disposal of more than two or three ornaments, which she insisted would realize more than the gardener's wife was likely to want for the next few weeks to come.

When Sir James came in at two o'clock he was not particularly pleased

to find the carriage at the door and her ladyship just about to start. She bade him good-bye gaily, merely saying that she and Mrs. Grant were going to make a call together some distance off, upon which he sulkily requested that she would not drive the horses off their legs, and sat down in some dudgeon to his solitary meal. He hated eating alone ; it always gave him indigestion.

Meantime Lalla, bent on her errand of mercy, was in the gayest of moods and chatted away to her friend, so that they reached their destination in what seemed an incredibly short space of time. That is, they reached the main line of road, but after this, numerous inquiries had

to be made, and many turnings taken, before the real spot they were in quest of was found, and the footman had to demean himself in a manner which his soul hated, by applying for assistance to policemen, bakers' boys and others. At last they arrived at a squalid row of cottages in a lane, and as there were no visible numbers on the doors, a house-to-house visitation had to be made, which brought all the residents to their doors to contemplate and audibly remark on the handsome carriage and horses, the portly coachman and powdered footman.

Mrs. Grant, who was in the habit of visiting the poor, wore a plain, dark, tailor-made gown, but Lalla, to whom the

matter of dress had not occurred, was apparelled in her usual winter attire of velvet and sables. ;

“You had better let me go in first,” Margaret suggested. “You might overawe the poor woman by your grandeur; and perhaps,” doubtfully, “you may not care to go in at all if it is dirty and smelly, as is quite possible.”

So Lalla remained in the carriage, and felt extremely awkward and uncomfortable, as all the children collected round the windows and stared at her with an open-eyed, open-mouthed pertinacity which is wont to be exceedingly embarrassing to the object of juvenile scrutiny. She was shocked to see how pinched and

ragged and hungry they looked, but was secretly conscious of a regret that they were not more interesting in appearance and engaging in manners.

Presently Mrs. Grant came out of the cottage and approached the brougham window.

“Will you come in?” she said doubtfully. “It is very harrowing and painful. I almost think you had better not.”

For a moment Lalla felt a sick and shrinking sensation, and half wished she had not come; then she said resolutely, “Oh yes, I will go in, of course I will.”

The footman opened the door; he looked pained and shocked—still, as he

remarked later to a select audience, it wasn't his place to say nothing, and if her ladyship liked to go into places as wasn't in his opinion fit for a dog, and where the smells was right down poisonous, why, there, it was her own look-out, only what Sir James would say if he'd have known, it beat him to imagine.

Lalla followed Mrs. Grant up the rickety stairs into a back room, and as she went, she, for the first time in her life, felt a painful consciousness, almost amounting to shame, at the richness of her attire by contrast with the squalor and wretchedness around her.

At the door a young woman met her

whose pinched and haggard face was woeful to see. Save a broken-down table and a chair with the top rail gone, there was not a stick of furniture in the room. A few wretched cinders smouldered on the hearth, round which were grouped several children, who, though miserable in appearance, were fairly clean, and on a heap of rags in the corner lay the poor wasted form of the boy stricken with rheumatic fever. Every now and then the child with whooping-cough had a paroxysm of its disorder.

The unhappy mother, whose troubles were about to be grievously added to, had a respectful manner and spoke well. She did not utter many complaints; in-

deed she seemed to have arrived at the culminating point of wretchedness which brings, if not resignation, at all events a certain amount of callousness.

“Yes, it was very dreadful,” she said in answer to a sympathizing remark from Mrs. Grant. “She did not know what they were going to do. Every moment she expected to be turned out into the street; the landlord had threatened her that very morning.”

“You shall not be turned out at any rate,” cried Lalla warmly. “I promise you that. And what can we do for you now? What do you want most?”

The woman looked bewildered.

“Well, ma’am,” she said, “the children

have had nothing to eat to-day but a bit of dry bread early this morning."

"Dear me, how dreadful!" said Lalla, almost ready to cry. "Are there any shops near here?"

"There's the street, ma'am, just five minutes' walk."

"Come, Margaret," cried Lalla. "Let us go at once, this very moment, and get some food. We will be back directly," she continued, addressing the woman, and she hurried downstairs and into the carriage.

"Find a street near here where there are shops," she said vaguely to the footman. "Oh, Margaret!" grasping her friend's hand as they drove off, "how

awful this is! I wonder the Almighty does not visit us wicked, selfish rich people with some dreadful judgment. What shall we get—meat, bread, coals? Will you get out and buy them, because I don't understand? And could we not buy some furniture? Did you see there wasn't a stick of anything in the place? Oh, how I wish James was here!”

“It is no use buying furniture,” replied Mrs. Grant. “The landlord would promptly seize it for rent.”

“The wretch!” cried Lalla.

“But, my dear, after all, it is hard the poor man should go without his rent. I suppose he lives on it. What would Sir James do if his tenants did not pay?”

“ Oh !” remarked Lalla, who had not looked on the matter in this light before. “ Well, had we not better pay the rent then ? ”

“ I think it would be a good plan to pay part. If the landlord thinks she has friends he will not be likely to interfere with her.”

Lalla gave a little groan.

“ It does not seem to me that the sovereign you spoke of is likely to do very much.”

“ Oh yes, it is. Ten shillings towards the rent, five shillings for the things I am going to buy now, and five shillings we will give her. You will see, she will consider herself a rich woman, and

be quite bewildered by such good fortune."

Here, having arrived at the street, Mrs. Grant descended to purchase tea, sugar, bacon, oatmeal, and two good-sized loaves, and ordered a few coals and bundles of wood to be sent round by the general dealer. They then returned with their purchases to the cottage.

As good luck would have it, just as they pulled up at the door, a young man, evidently a curate, came out of the next house. Mrs. Grant promptly addressed him.

Yes, he knew the poor woman Wilson, whose husband was a gardener out of work. It was a sad case, but not worse

than half-a-dozen more close by. It was a terrible time; the destitution and suffering were appalling. The worst thing was having to see such misery and not being able to relieve it, and his eye stole involuntarily to Lalla's rich dress and handsome equipage. She saw his look and divined his thoughts. "I wish, with all my heart," she said, and a dimness came into her blue eyes, "that I could help all these poor creatures. But," hesitating, "it is not always people who seem rich who have unlimited money at their command."

He bowed politely, but not as if he were at all convinced.

"I shall come down again in a day or

two," said Lalla; "but would you be so very kind as just to look after the poor thing meantime? Margaret, if this gentleman would take charge of ——," and then she stopped, not knowing what funds Mrs. Grant might have provided herself with.

"Do you happen to know who the landlord of these cottages is?" Mrs. Grant asked the curate.

"He is a man called Wright. It has been rather hard on him, this winter; he has scarcely been able to get his rents at all."

"Would it be asking you too much," proceeded Mrs. Grant, "to pay him ten shillings," offering the money, "and to

ask him to leave this poor woman in peace for the present?"

"Certainly I will," with alacrity. "I pass his door on my way home."

"And could you get some lady to call and look after her? We will be responsible to the extent of another sovereign for anything that it may be necessary to get her."

The curate brightened. He was a kind-hearted young fellow, and often sick at heart to see the distress which his slender purse could not relieve.

"You are very good," he said warmly. "I will certainly get one of our visiting ladies to take charge of the case. And — and," colouring, "who may I

have the pleasure of communicating with?"

Lalla hastened to give him one of her cards. He bowed again, lifted his hat, and went on his way.

Lalla did not go into the cottage this time, but Mrs. Grant carried in her parcels, and ten minutes later came out with a smiling face, and a pleasant story to tell of the joy of the poor little children at the sight of food, and the mother's thankfulness at what was being done for them. "I have promised that she shall hear more of us, and she says a neighbour who has been good to her will come to her assistance if necessary."

As they drove off, every inmate of the

row of cottages seemed to have turned out to stare at them. For the most part they looked as poor and pinched and wretched as Mrs. Wilson herself, and Lalla, leaning back in the brougham, fairly groaned.

“Oh, Margaret, this is too awful I believe all these poor creatures are starving, and what we are doing is but the tiniest drop in the ocean.”

“My dear,” replied Margaret, “one person cannot do everything. But if every well-to-do man or woman would look after one family in real, genuine distress, and tide them over their bad time, it is surprising what might be done. It is no earthly use trying to help habitual pau-

pers: nothing can or will alter their lives or conditions; but the industrious poor might be saved from terrible suffering and wretchedness by a little timely temporary help."

"You think this is a genuine case?" cried Lalla eagerly.

"Yes, I do. The poor woman speaks of her husband as a most sober, hard-working, steady man: an excellent husband and father. The real charity would be to get him work. I suppose you have not room for another gardener at your place in the country?"

"I will find out," answered Lalla. "That would be delightful." Then her face fell. "But all those others, Mar-

garet," she said; "it is quite hopeless to think of them."

"If every one refused to help because he could only help a little," said Mrs. Grant, "how would the thousands of charities now existing ever have been started? Most great things have had small beginnings."

"When will you take my things to the jeweller's?"

"To-morrow morning; and if you come to me in the afternoon I will hand you over the proceeds," replied Mrs. Grant with a smile.

It was quite dark when they drove into London.

During dinner Lalla was unusually

serious and preoccupied. She could not forget the hard pinched faces she had seen. The bare room where the unfortunate mother and her children were crowded, without one single comfort or even necessary, haunted her. She felt that any sum of money she might realize from the sale of her jewellery would be inadequate to do more than provide help of a temporary nature for a few sufferers, and she was perfectly aware there was only one person who could help her to gratify her new-born aspirations. But he had shown himself so hard and unfeeling about the poor, she had little hope of opening his heart or loosening his purse-strings, even by the most pitiful recital.

Still she must certainly try, even if it led to nothing but a quarrel between them.

Dinner over, she went and seated herself beside him. He was always gratified by any attention on her part, even if he suspected her of designs in propitiating him.

“Well!” he said, putting out a hand to her.

His tone said plainly, “What is this for?”

“Would you like to hear where I went this afternoon?” she inquired.

“Immensely,” he returned, with feigned enthusiasm.

“I went to make a call in the country.”

“Yes? And did you find your friend at home?”

“I found,” said Lalla, looking at him with glistening eyes, and speaking deliberately, “my friend at home.”

“And you had tea with her, I suppose? I hope she was amusing.”

“She had no tea to give me, nor even a chair to sit down on. I found an empty room, a poor sick little boy on a few rags in a corner, and five starving children huddled up round a few cinders.”

“I wish to God, Lalla,” cried Sir James, dropping her hand and pushing his chair back indignantly, “that you would not commit these follies. You will probably catch some fever, and perhaps kill your child.”

“Don’t be afraid; they had nothing infectious,” replied Lalla; and then with a qualm she remembered the child with whooping-cough. However, she did not suppose her boy was likely to have that disorder a second time.

“You can never tell,” remarked her husband testily. “And I must desire and insist that you don’t go on with any more of this tomfoolery.”

“Do you call starvation tomfoolery?” asked Lalla drily. “When I told you the other day about the gardener’s wife, you said it was a trumped-up story and so I went to see. Well, there I found them without a morsel of food, without a stick of furniture, the landlord threaten-

ing to turn them out, and the poor woman daily expecting her confinement. I can tell you one thing," and the little lady burst into tears, "I cannot and will not go on living in this selfish way, not putting out a finger to help the awful misery about us, and if you won't give me money I—I——"

Not quite knowing what fearful alternative to threaten him with, Lalla finished by a sob.

Sir James was exceedingly annoyed and bored and felt very indignant with his brother-in-law for having put this whim into Lalla's head.

"Well," he said irritably, "you have been tolerably well satisfied with your

selfish way of life up till now. I am sure you put enough money on your back to keep a dozen families in comfort, and what you spend on your amusements, your theatres and dinners, would support as many more. And not content"—in a crescendo of indignation,—“with half ruining me by your extravagance, you take a sudden craze to be charitable, without, mind you, offering to deny yourself anything, and you fly into a passion with me for not handing you over at the smallest notice a cheque for, I suppose, a hundred pounds to gratify your last new whim of playing Lady Bountiful.”

“No, indeed, James,” cried Lalla, very earnestly, laying her hand on her

husband's shoulder. "You are wrong. I do want to deny myself. Don't be hard-hearted. Oh, if you only saw what I saw to-day, it would have taken away all your appetite for dinner. I'll give up going to the play for a month, and I won't order a single new frock, if you'll only give me some money and let me try and do something to mitigate this terrible distress."

Now Sir James abhorred going to the play, and equally disliked dinners and suppers at restaurants or at those clubs where ladies are entertained. It occurred to him that by taking his wife at her word in the matter of her dress, he might effect a saving as long as her whim

lasted ; at all events, it would give him a whip hand over her to a certain extent.

“ Oh yes,” he said, “ no doubt you are ready to promise anything, just to get what you want out of me for the moment, but what guarantee have I that you will keep to it?”

“ You shall have my word of honour.”

“ H’m !” remarked Sir James, in a tone which implied the most pronounced doubt of the value of the negotiation.

“ When I give my word of honour,” observed Lalla loftily, “ I consider it as binding as though I were a man. More so,” with a toss of her pretty head.

“ Well ?” he inquired, in a half-jesting

tone, "and what is the bargain you are prepared to make?"

Lalla considered. She would have liked to ask a good deal, but reflected that she might defeat her own ends by being too exacting.

After a pause she said: "I promise not to go to the play or dine out at your expense, and not to order a new frock, for a month, if you will give me—fifty pounds." And she looked hard at him to see whether she had driven too hard a bargain.

Sir James felt that if she kept to her word it was money in his pocket, so he remarked:

"Very well; on that condition you

shall have fifty pounds—twenty-five to-morrow, and twenty-five the end of the month, to ensure your good behaviour.”

Whereupon, a little to his surprise, Lalla flung her arms round his neck and embraced him with a fervour such as she had not shown for many a long day, so that he did not consider his money altogether ill-spent.

“But, my dear child,” he remarked, having very cordially returned her embrace, “I must beg and entreat of you not to be going about to these hovels and fever-dens. You can easily get people who are accustomed to it to investigate the cases and report to you upon them; and, after all, it is your

money they want, not your company, which only embarrasses and makes them uncomfortable."

"But," protested Lalla, "if one sees their wretchedness, one can feel so much more sympathy with them."

"Nonsense; you only harrow yourself up for nothing. It seems horrible and shocking to you, but, good gracious! they are used to it; it is happening all over the world at this very moment."

Lalla was in no mood to reproach her husband for his callousness and heartlessness. He had promised her fifty pounds, which, in her most sanguine moments, she had never dreamed of getting out of him. He wasn't really so bad.

It was in a highly-triumphant frame of mind that she went to her boudoir after dinner to indite a couple of notes. One was to Mrs. Grant, telling her the delightful news, and appointing to call on her the following morning; the other was to Mr. Harley, asking him to communicate to the gardener that his wife and family were being looked after.

Lalla's brain was in such an excited state that she could not sleep for a long time after going to bed, but the excitement was of a pleasant nature, and she amused herself with making all sorts of plans for her new *protégés*. The first thing to be done was to get a little furniture—a bed was an absolute necessity

—she would pay all the back rent so that there should be no danger of its being seized. Then the poor children were only half clad, which was very shocking in this bitter weather. There was the poor sick boy, too—something must be done for him.

How interesting it was, making these plans to help poor, suffering fellow-creatures. How infinitely more satisfactory than going to the most diverting play. Lalla naturally felt all the fervour of a person who takes up a new hobby. The most important thing of all was to get the husband work; she would make Frank consult Mr. Harley as to how this was to be set about.

At an early hour for her, the following morning, she was with Mrs. Grant. That lady greeted her smilingly, and congratulated her on the success of her campaign against her husband's pocket. Lalla was a shade disappointed that Margaret did not display as much enthusiasm as herself. She forgot that her friend had been for some time now devoted to charitable works, and that they had not the charm of novelty nor the stimulus of excitement they possessed for her. Indeed, Mrs. Grant well knew the prosaic, hard, up-hill work of relieving distress and trying to set people on their legs who have fallen in life's struggle.

Lalla was all for driving down again

to Richmond and making more purchases, but Mrs. Grant strongly advised her to do things gradually, and through the clergyman and one of the lady visitors.

“You don’t know how jealous the poor are of each other,” she said. “By singling out this poor woman and heaping her with gifts, you are likely to draw down on her the ill-will of her neighbours who have probably been kind and sympathizing to her up till now. I have known the poor, wonderfully good to each other in poverty, become estranged and almost spiteful the moment one of them was taken up by what they call the gentlefolk. I quite approve of your getting a few comforts for her, but don’t

let it be done ostentatiously. I really do not think your prancing steeds and powdered footman are quite in place in that wretched street, and Sir James is perfectly right in not wanting you to go inside poor cottages. You do not know what you may catch. Write to the clergyman and give him instructions, and if you like, I will go down by train on Friday and see how she is getting on. I cannot go to-morrow—it is my day for the East end.”

Lalla was a little bit crestfallen and disappointed. She felt as if her toy were being taken away from her.

“But, Margaret,” she expostulated, “why shouldn’t I drive you down? We

need not go as far as the street. We can drive to within five minutes' walk of it, if you like."

"Very well," replied Mrs. Grant. "So be it. Now meantime, my dear, you exercise your mind in trying to find work for the husband. Remember that will be the greatest charity of all."

At luncheon an unexpected piece of good fortune befel Lalla. Sir James was in a wrathful frame of mind, inveighing bitterly against the ingratitude of people. It was some time before Lalla elicited the cause of his displeasure.

"A fellow," quoth Sir James irritably, "that I have done so much for, too. It is always the way. And now, when I

have had him taught all he knows, he thinks that he can snap his fingers at me and 'better' himself. I hope he'll better himself into the workhouse before he has done."

"Who are you talking about?" inquired Lalla, roused to curiosity. "And what has made you so angry?"

"That brute Stokes," rejoined her husband. "I hear from Bartlett this morning that he has given notice. Upon my soul, it is too disgusting!"

"Oh!" cried Lalla, all her face brightening. Then she bent over her plate to conceal her feelings, as she reflected that it would be better for the present to keep her thoughts to herself.

"He wants to better himself, does he?" she inquired. "That means that he has heard of another place, or he would not throw himself out of work."

"I've no doubt he is going to that snob Jones," growled Sir James. "These *nouveaux riches* spoil everything. Offers high wages, I suppose. A fellow who began life working up to his middle as a navvy, and now he must have a better garden and bigger peaches than anybody else, — him!"

"It is sickening," assented Lalla. "But have you offered Stokes more wages?"

Sir James declared he would see him something first.

"I suppose I must put Marsh in his

place and get another man from somewhere. He isn't half such a smart chap as Stokes, but he obeys orders, and will get on better with Bartlett."

Lalla was dying to propose that the vacant place should be offered to the *protégé* whom she had not even seen, but she knew the suggestion would be angrily pooh-poohed unless she could bring forward some evidence that he was suitable.

"Are you going to write to Bartlett to day?" she asked Sir James.

"No, there is no hurry, and I have not at all made up my mind that Marsh is good enough." His garden was a hobby of Sir James's. "Very likely I shall go down

myself. I suppose," looking at his wife, "you won't come too for a day or so?"

The tone of his voice indicated that he would like, though he did not expect, an answer in the affirmative.

"I might, perhaps," she returned, and his face brightened visibly.

"Do," he said persuasively. "A breath of fresh air would do you all the good in the world."

"Oh!" she replied coquettishly, "I am quite well. I should not go to please myself."

"Come to please me," he urged, for he liked her society, and he did not like leaving her alone in London, surrounded by good-looking and admiring young men.

Lalla was extremely keen about her good work. She disliked going into the country, but if the result would be to benefit a whole family, why she thought she could and would make the effort. Soon after this Frank came in, and Sir James, who had an appointment, went out.

"Franky!" cried Lalla the moment the door closed behind him, "I have an idea, and I want you to help me."

Then she unfolded her plans.

"You must go down to the shelter and see if the man is there. If so, you must, without raising his hopes too much, find out what his capabilities are, and if he seems fit for the place, and what sort of character he has."

Frank entered very readily into his sister's plans. He had an engagement for that afternoon, but he would certainly put it off in the interest of such a good cause.

These two young people had very kind hearts, and it was more from want of knowing how to set to work to help their fellow-creatures, than from real selfishness or disinclination, that they led their present unconsidered luxurious lives. There are a good many more of the same sort, and who knows, if the good seed were to be dropped on the soft spot in their natures, what good fruit it might bring forth?

Frank came into his sister's room as

she was dressing to go out to dinner, for she and Sir James had an engagement of some days' standing.

"It's all right as far as I can make out," he cried, bursting into the room in brotherly fashion. "He's in the shelter again to-night; had been on the tramp ever since five this morning, and could not hear of anything. Poor chap! he was almost giving up, and in an awful way about his wife. He has not been home, so did not know you had been helping her, and when I told him, he cried. It was horrid, and made me feel dreadful to think of any one being so grateful for such a little."

"And did you find out if he

was a good gardener?" asked Lalla eagerly.

"He seems to have worked in very good places, and is, I should think, quite up to it. I have found out where he will be to-morrow morning, so that if you think it would be safe to let James interview him, I could get at him."

"I will think it over," replied Lalla thoughtfully. "We must wait and see what sort of humour he is in. Mercifully the Clares always give good wine, so there is a chance."

Frank laughed.

"What an awful thing if everybody's temper depended on his dinner," he said.

Happily for the conspirators, Sir James was in good health and spirits the following morning. He had dined well, and the remorse of indigestion had not followed on his indulgence. The fact that Lalla was going into the country with him the day after had a beneficial effect upon his temper.

The brother and sister exchanged gestures across the breakfast-table significant of a mutual conclusion that it would be safe to try him on the subject of their *protégé*.

"Have you heard again from Bartlett?" asked Lalla innocently.

"There was nothing to hear about," Sir James returned.

“Do you think Stokes really means going?” she inquired.

“Oh, there’s no doubt about that; and I suppose you do not think that I mean to go on my knees to him to stop.”

“No, my dear,” returned Lalla demurely, “that had certainly not occurred to me.”

“It is a most confounded nuisance all the same,” exclaimed Sir James irritably. “I hope he’ll get kicked out some day. It would serve him right to starve—ungrateful, independent beggar.”

“I dare say there are better men than him starving,” observed Lalla, with a side-glance at Frank to point her allusion.

“Do you know,” quite innocently, as if it had that moment occurred to her, “I have an idea. Do you remember, James, my telling you about that poor gardener, whose wife I did something for? I believe he is rather a good man. If you were to put Marsh in Stokes’s place, I wonder whether he could replace Marsh.”

Sir James gave a snort of derision. “A tramp out of a casual ward. Thank you. A very suitable man certainly.”

“Well,” retorted Lalla, colouring a little, “if you had your wish and Stokes were starving, perhaps he would have to go into a shelter, and I suppose that

would not make him any the worse gardener."

"A good man is sure to get work," replied Sir James in a milder tone, remembering that it was his object to propitiate his wife lest she should change her mind about going into the country with him.

"It does not follow," she returned. "Some people are unfortunate."

"And pray," inquired Sir James, "what means have you of knowing anything more about the fellow than what he chooses to tell you?"

"Why," put in Frank, "if he's respectable he can have a character from his last place, of course."

"Of course," echoed Lalla. "Why not see him? Anyhow, it could do no harm."

"Pooh!" uttered Sir James testily. "A nice thing for the other men to have a vagrant brought down amongst them. I dare say he's a rank communist, and would play the devil with them if he got the chance."

"No, indeed," cried Frank, "I assure you, James, he is not that sort at all. An awfully well-spoken, well-mannered chap, and so grateful for what Lalla has done for his wife. He cried, poor fellow."

"Oh, I hate your snivelling sort," retorted Sir James.

"James," interposed Lalla softly, going

up to him and putting her hand on his shoulder, "I am going into the country to please you; won't you just see him to please me?"

"Oh very well, very well," he returned irritably. "Only don't suppose for one moment that I have the least idea of taking him."

So the interview was brought about, and in spite of himself, Sir James was pre-possessed by the young man's manner and bearing, and promised if he got a good character from his last employer to *think* about it. He even gave him half-a-crown; strongly against his principles though it was.

The next day he and Lalla went down

to his country place, and for the first time in her life Lalla bestirred herself to make some inquiries about their own poor, and was rather shocked to find that they were not all in that flourishing and prosperous state which she had taken for granted they must be. She had two or three long talks with the vicar's wife, and secretly intrusted her with money for the purchase of coals and various other comforts for the very poor, and gave orders to the housekeeper that soup, real good soup, was to be made twice weekly at the Hall and that the head game-keeper was to supply occasional rabbits for its enrichment. Lalla also looked out for a cottage suitable for her *protégé* and his family,

if Sir James should decide to engage him ; and, altogether, she was so much occupied and interested, that she quite enjoyed her short stay instead of being bored to death as she had expected.

She was not a little rejoiced when a very satisfactory answer came to Sir James's inquiries about the character of Frank's friend and he expressed his intention of giving him a trial.

In due course of time, when the wife had added another quota to the overpopulation under which the country is groaning, and had become convalescent, the whole family were moved down to the cottage which Lalla and the vicar's wife had made quite comfortable between them ;

one supplying the means, and the other taking upon herself the trouble.

It is not always easy to do good even with the best intentions, and, not unfrequently, benevolent intentions are frustrated by the objects they seek to benefit; but Lalla can congratulate herself sincerely upon the success of her first venture. The man has been several months in her husband's employ and has gained his and Bartlett's unqualified approval. His wife looks bright and healthy and keeps her house and children beautifully clean and neat, and Lalla can reflect complacently that the change from misery and starvation to happiness and comfort are due to her exertions. She is stimulated

to more good works, and is taking much counsel with Mrs. Grant how to relieve some of the terrible suffering about her; and though she still apparels herself beautifully and loves the world, she thinks about something and some one besides herself, and feels happier for every little self-denial she practises and at the recollection of every pang she has been able to ease. Great ladies and pretty ladies, and all kind, tender-hearted women: "Go and do likewise!"

THE END.

4
“AN IMPECUNIOUS LADY” was written and is sold for the benefit of the House of Shelter, founded in the winter of 1886, by Mr. Charles Bethune and Mr. Harold Boulton, for the homeless poor. Should any sympathizing reader care to know particulars of this work, information will be gladly given by either gentleman at 5, SEYMOUR STREET, W., or the OXFORD HOUSE, BETHNAL GREEN.





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